

REMARKS/ARGUMENTS

Claims 1-12 are pending. The claims have not been amended.

As best understood, claims 1-12 are rejected under 35 U.S.C. § 102(e) as being anticipated by Freeman (U.S. Patent No. 6,249,775), though only claims 1-7 were explicitly called out.

The examiner supported his Section 102 rejection using the identical citation to reject each of the claim limitations, citing, "column 3 lines 33-48 and column 7 lines 61-67 and column 8 line 1-67 and column 9-20 lines 1-67 and column 28-48 lines 1-67." By nearly citing the entire reference, the examiner has not provided any guidance in how he has relied on the reference. There is no reference to any specific teachings in Freeman. The substance of the rejection is a quotation of each claim limitation followed by a parenthetical citation to Freeman at "column 3 lines 33-48 and column 7 lines 61-67 and column 8 line 1-67 and column 9-20 lines 1-67 and column 28-48 lines 1-67." Of significant note is that non-existent columns in Freeman were cited. The reference has 20 columns, yet citations to column 28-48 are made, leading Applicant to wonder if Freeman is the correct reference.

For example, column 3, lines 33-48 describe a graphical output of a Crus Class analysis system including plot points on a bell curve and standard deviation. The claims are directed to a financing application processing method, where a seller-side terminal transfer application information for a transaction to a center site, where the center site makes an inquiry to a buyer-side terminal for approval or disapproval of the transaction, whereupon receiving approval the center site sends financing request information and progress data about the transaction. Freeman's plot points on a bell curve have no bearing on the pending claims.

Column 7, lines 61-67 refer to delinquency performance and endogenous factors affecting loan portfolios, which also has no relation to the recited limitations. The Examiner then proceeds to cite the remainder of the Freeman specification in column 8, lines 1-67 and columns 9-20, lines 1-67. A review of the remainder of the Freeman reference reveals a discussion about vintage loans, and selecting vintage loans for the purpose of managing loans. None of the teachings of Freeman appear to have any bearing on the pending claims.

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PATENT

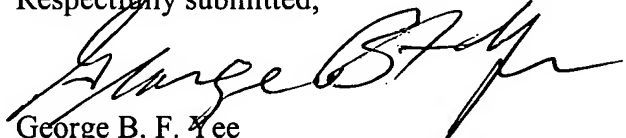
With utmost respect to the examiner, it is respectfully submitted that the grounds for rejection are traversed since there is no adequate showing that the reference has taught any limitation of the pending claims, let alone teach every limitation as required for a proper Section 102 rejection.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 650-326-2400.

Respectfully submitted,


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